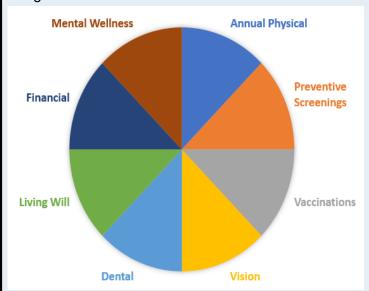


The Benefits Bulletin

December 7, 2022

Your Guide to Wellness

Many people schedule their annual preventive care visits (including an annual physical, preventive screenings, vaccinations, dental exams, and vision exams) at the beginning of the year. Working with your primary care provider is a good way to detect diseases and conditions early. But have you ever thought about your overall wellness, which encompasses more than your physical well-being? Have you met with a counselor for a check-in about your mental health? Do you have a will? Have you prepared an annual budget?



You and your family deserve the best life has to offer. The Statewide Benefits Office wants to remind you that there are benefits and services available to assist you and your family with your overall health and wellness goals. Below are some helpful suggestions to get you started:

- Visit the <u>Preventive Care</u> page for information about your physical well-being.
- Resources are available to assist with estate guidance, legacy planning, and more on the <u>ComPsych®</u> or <u>Securian Financial Life Insurance</u> pages.
- Legal guidance can be accessed through the <u>ComPsych®</u> page.
- Learn more about financial wellness on the DHR
 <u>Financial Wellness</u> or <u>ComPsych</u>[®] page, or by
 attending an <u>Advisor Connection</u> webinar.

National Handwashing Awareness Week

The first week in December is National Handwashing Awareness Week. Washing your hands often is a great way to prevent the spread of germs and illnesses. Using soap and clean water is the best way to remove germs from your hands. However, if you are unable to wash with soap and water, alcohol-based hand sanitizers are the next best option until you have the opportunity to wash your hands. Prevent the spread of germs by washing your hands in situations including:

- · Before you touch your eyes, nose, or mouth
- Before you prepare or eat food
- After you blow your nose, cough, or sneeze
- After you use the restroom
- After you touch public items or surfaces such as door handles, tables, gas pumps, shopping carts, etc.

While these situations may seem obvious, you may not think about clean hands if you are a patient in a healthcare setting. However, you can reduce the risk of getting an infection while being treated for something else if you remind your healthcare providers to clean their hands. If you do not see your healthcare provider wash their hands before treating you or a family member, speak up! You have a right to ask them to clean their hands before any

examination or treatment. Learn more about hand hygiene in healthcare settings by visiting the Choosing the Right Care page on SBO's website and clicking the "Speak Up for Clean Hands" link.



SEBC Corner

The State Employee Benefits Committee (SEBC) continues to discuss the projected shortfall in the State Group Health Fund for Fiscal Year 2024 and options, including premium rate increase scenarios, to reduce the deficit. At its November meeting, the SEBC directed its Subcommittees to evaluate short-term planning initiatives for Fiscal Year 2024 and prepare recommendations for the SEBC no later than February 2023.

SEBC and Subcommittee meetings are open to the public and include an opportunity for public comment. Visit the SEBC page for meeting information and more.

Page 1

Holiday Health Tips

The holiday season can take a toll on our minds and bodies. We will see our calendars fill up with



celebrations, shopping, cooking, and baking - the list is endless. And if you are like most, you strive for perfection. But is that realistic? One of the most important things you can do this holiday season is

manage your expectations. Set realistic goals for yourself, review resources to manage your mind and body, and celebrate safely. Let yourself feel comfortable with the choices you make by allowing yourself to moderately indulge in a few of your favorite treats and choose to attend the activities that give you the most joy. Remember, the happiest holidays are the ones we celebrate safely. Keep your loved ones safe by getting vaccinated against COVID-19 and/or the flu, staying home if you are not feeling well, getting tested 1-2 days before a gathering, and washing your hands frequently.

Upcoming Webinars

<u>Aetna</u> offers monthly <u>webinars</u> that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. There is no need to register, simply click the link below to attend.

- Holiday Budgeting December 8 @ 12 pm
- Eat Right for Life <u>December 12 @ 5 pm</u>

<u>Delta Dental</u> offers <u>webinars</u> addressing good oral health that employees, pensioners, and their family members can attend, regardless of enrollment in a Delta Dental plan.

• Oral Health and Wellness - December 15 @ 3 pm

The Aetna and Delta Dental webinars above will be recorded and posted to the website if you are unable to attend.

<u>Advisor Connection</u> offers Financial Wellness seminars. View the Advisor Connection <u>flyer</u> to learn more about these events (including 2023 seminar topics/dates) and register to attend.

• Retirement Saving – <u>December 13 @ 9 am</u>

FSA Enrollment During the Plan Year

If you missed your opportunity to enroll in Flexible Spending during Open Enrollment, you may still be eligible to enroll during the plan year. If you, your spouse, or a dependent experience a qualifying event that results in a gain or loss of eligibility for coverage under the State of Delaware Flexible Spending Account or a similar plan maintained by your spouse or dependent's employer, then you may still be able to enroll.

Qualifying events include, but may not be limited to:

- · Marriage or divorce
- Change in employment status (that affects eligibility for health insurance)
- Birth or adoption
- · Change in Medicare eligibility
- Death
- Dependent care providers/cost change

Eligible employees who experience a qualifying event should complete the <u>FSA Election Change Form</u>. Requests are required to be submitted to the Statewide Benefits Office **within 31 days** of the date of the qualifying event. Requests received after 31 days from the qualifying event will not be approved.

For more information, visit the <u>Flexible Spending</u> Account page.

Sweet Potato & Banana Pancakes

Ingredients:

- 1 ¼ cups whole-wheat flour
- · 2 teaspoons baking powder
- ½ teaspoons salt
- ½ cup mashed baked sweet potato
- 1 egg
- 1 1/4 cups skim milk
- ½ teaspoon cinnamon
- 1 banana diced

Directions:

Read the full recipe from Aetna.



<u>Hidden Treasures:</u> Go to the Choosing the Right Care page on SBO's website. On the Patient Engagement page, locate the "5 Questions to Ask Your Doctor Before You Get Any Test, Treatment, or Procedure" and email the list to sbo.communications@delaware.gov (Subject: Hidden Treasures). A random drawing from all correct responses received by the end of the month will be conducted for a prize. Congratulations to last month's winner, Amanda V. from Dept. of Insurance!